

WHAT IS CLAIMED IS:

- 1 1. An electronic commerce card authentication system comprising:
2 a central transaction server adapted to:
3 receive an authentication request from a cardholder system;
4 forward the authentication request to an access control server;
5 relay authentication information between the access control server and
6 the cardholder system;
7 receive an authentication response from the access control server; and
8 forward the authentication response to the cardholder system.
- 1 2. The electronic commerce card authentication system of claim 1,
2 wherein the authentication response is adapted to be analyzed by a merchant system.
- 1 3. The electronic commerce card authentication system of claim 1,
2 wherein the central transaction server is adapted to forward a copy of the authentication
3 response to an authentication history server to be archived.
- 1 4. The electronic commerce card authentication system of claim 1,
2 wherein the central transaction server is further adapted to receive a verifying enrollment
3 request from a directory server, and to send a verifying enrollment response to the directory
4 server.
- 1 5. The electronic commerce card authentication system of claim 4,
2 wherein the central transaction server is adapted to send the verifying enrollment response in
3 response to a query to the access control server.
- 1 6. The electronic commerce card authentication system of claim 4,
2 wherein the central transaction server is adapted to send the verifying enrollment response to
3 the directory server with or without querying the access control server, and is further adapted
4 to query the access control server in response to receiving an authentication request.
- 1 7. The electronic commerce card authentication system of claim 1,
2 wherein the authentication request includes a pseudonym corresponding to an electronic
3 commerce card account number and previously created by the central transaction server.

1 8. The electronic commerce card authentication system of claim 1,
2 wherein the authentication request includes a pseudonym previously created by a merchant
3 system that corresponds to an electronic commerce card account number.

1 9. The electronic commerce card authentication system of claim 1,
2 wherein the central transaction server is adapted to initiate a charge request via a card
3 association network in response to receiving an authentication response from the access
4 control server.

1 10. A method of authenticating electronic commerce card information
2 provided by a cardholder, the method comprising:
3 receiving an authentication request from a cardholder system;
4 forwarding the authentication request to an access control server;
5 relaying authentication information between the access control server and the
6 cardholder system;
7 receiving an authentication response from the access control server; and
8 forwarding the authentication response to the cardholder system.

1 11. The method of claim 10, wherein the authentication response is
2 adapted to be analyzed by a merchant system.

1 12. The method of claim 10, further comprising forwarding a copy of the
2 authentication response to an authentication history server to be archived.

1 13. The method of claim 10, further comprising receiving a verifying
2 enrollment request from a directory server, and sending a verifying enrollment response to
3 the directory server.

1 14. The method of claim 13, wherein the verifying enrollment response is
2 sent in response to a query to the access control server.

1 15. The method of claim 13, wherein the verifying enrollment response is
2 sent to the directory server without querying the access control server, and further comprising
3 querying the access control server in response to receiving an authentication request.

1 16. The method of claim 10, wherein the authentication request includes a
2 pseudonym previously created by the central transaction server that corresponds to an
3 electronic commerce card account number.

1 17. The method of claim 10, wherein the authentication request includes a
2 pseudonym previously created by a merchant system that corresponds to an electronic
3 commerce card account number.

1 18. The method of claim 1, further comprising initiating a charge request
2 via a card association network in response to receiving an authentication response from the
3 access control server.

1 19. An information storage medium including a set of instruction adapted
2 to operate an information processing device to perform a set of steps, the set of steps
3 comprising:

4 receiving an authentication request from a cardholder system;
5 forwarding the authentication request to an access control server;
6 relaying authentication information between the access control server and the
7 cardholder system;
8 receiving an authentication response from the access control server; and
9 forwarding the authentication response to the cardholder system.

1 20. The information storage medium of claim 19, wherein the
2 authentication response is adapted to be analyzed by a merchant system.

1 21. The information storage medium of claim 19, wherein the set of steps
2 further comprises forwarding a copy of the authentication response to an authentication
3 history server to be archived.

1 22. The information storage medium of claim 19, wherein the set of steps
2 further comprises receiving a verifying enrollment request from a directory server, and
3 sending a verifying enrollment response to the directory server.

1 23. The information storage medium of claim 22, wherein the verifying
2 enrollment response is sent in response to a query to the access control server.

1 24. The information storage medium of claim 22, wherein the verifying
2 enrollment response is sent to the directory server without querying the access control server,
3 and the set of steps further comprise querying the access control server in response to
4 receiving an authentication request.

1 25. The information storage medium of claim 19, wherein the
2 authentication request includes a pseudonym previously created by the central transaction
3 server that corresponds to an electronic commerce card account number.

1 26. The information storage medium of claim 19, wherein the
2 authentication request includes a pseudonym previously created by a merchant system that
3 corresponds to an electronic commerce card account number.

1 27. The information storage medium of claim 19, wherein the set of steps
2 further comprises initiating a charge request via a card association network in response to
3 receiving an authentication response from the access control server.

1 28. The method of claim 14, further comprising:
2 receiving the verifying enrollment response from the access control server in
3 response to the query; and
4 forwarding the verifying enrollment response to the directory server.

1 29. The method of claim 28, further comprising:
2 modifying the verifying enrollment response received from the access control
3 server; and
4 forwarding the modified verifying enrollment response to the directory server.

1 30. The information storage medium of claim 22, further comprising:
2 receiving the verifying enrollment response from the access control server in
3 response to the query; and
4 forwarding the verifying enrollment response to the directory server.

1 31. The information storage medium of claim 30, further comprising:
2 modifying the verifying enrollment response received from the access control
3 server; and

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forwarding the modified verifying enrollment response to the directory server.